

SunTrust Mortgage Inc.
P.O. Box 27767
Richmond, VA 23261-7767



IF YOUR LOAN WAS DISCHARGED IN BANKRUPTCY OR YOU ARE UNDER THE PROTECTION OF THE AUTOMATIC STAY, THIS INFORMATION IS FOR NOTICE AND INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

April 11, 2018

THE WESBROOKS LAW FIRM, PLLC
15396 N 83RD AVE STE C-100
PEORIA, ARIZONA 85381
Attention: MARK WESBROOKS

Re: LOAN NUMBER [REDACTED] 5670

ROBERT WILLIAMSON III
CATHERINE WAKEM WILLIAMSON
2272 SOUTH MCCLELLAND PLACE
CHANDLER, ARIZONA 85248

Dear **MARK WESBROOKS**

Enclosed, please find a notification for our client(s) in regards to their request for a loss mitigation assistance. We ask that you file the requisite notices and obtain Court approval by the Bankruptcy Trustee to proceed with this offer.

The documents enclosed will only be valid only if the Court grants approval and requires no changes. If any changes are required, please contact the representative listed below so that we are able to review the approval and address any changes that the Court may require and a new set of documents will be provided to you for the Borrower(s).

Once Court final approval has been granted, the Borrower will need to have the documents executed and returned using the prepaid FedEx label enclosed.

Thank you for your attention to this matter. If you have any questions, please contact us at 855.223.4680 or directly at the number listed below. Our standard business hours are 8 a.m. to 10 p.m., Monday through Friday and 9 a.m. to 3 p.m., ET, Saturday.

Sincerely,

DANIEL OLIVEROS
Home Preservation Client Representative
Home Preservation Client Group
Phone: 855.223.4680 ext. 52696
Fax #: 877.589.0758
Send correspondence to: Daniel.Oliveros@suntrust.com
Send documents to: homepreservationdocuments@SunTrust.com



PLEASE REVIEW THE FOLLOWING IMPORTANT DISCLOSURES

If Property/Loan is in the State of Washington

Washington state law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex, marital status, honorably discharged veteran or military status, sexual orientation, or the presence of any sensory, mental, or physical disability or the use of a trained guide dog or service dog by a disabled person. The Washington State Human Rights Commission administers compliance with this law.

If Property/Loan is in the State of California

If our decision was wholly or partially based upon information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of the report from the consumer credit reporting agency identified above and from any other consumer credit reporting agency which compiles and maintains files on consumers on a national basis. You also have the right under California Civil Code Section 1785.16 to dispute the accuracy or completeness of any information in a consumer credit report issued by a consumer credit reporting agency.

If Property/Loan is in the State of Maine

Under Maine law (10 M.R.S. 1316), you have a right to a free copy of your report from the reporting agency, if you request no later than 60 days after you receive this notice. In addition, under the Maine law (10 M.R.S. 1317), if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Please help us as we work to make your loan modification permanent!

- Return original, signed and notarized copies to us promptly.
- Make sure all individuals listed on the documents sign and notarize all copies.
- Return all pages of all documents sent to you.
 - This may include a correction agreement and/or state specific documents.
- Include any required financial contribution amount with your signed and notarized final modification documents.
- Double check the notary's work with the Notary Checklist provided (included with the final loan modification documents).
 - If you find the Notary has made an error, have it corrected before you return the documents to us. Otherwise, we will have to send you another copy to have notarized again.
 - If a subsequent set of loan modification documents is sent to you, that means there was an issue (signature, notary, etc) with the first set. Please return original, signed and notarized copies from the subsequent set of documents promptly.

SunTrust Mortgage Inc.
P.O. Box 27767
Richmond, VA 23261-7767



April 11, 2018

ROBERT WILLIAMSON III
CATHERINE WAKEM WILLIAMSON
2272 SOUTH MCCLELLAND PLACE
CHANDLER, ARIZONA 85248

Re: [REDACTED] 35670
2272 SOUTH MCCLELLAND PLACE
CHANDLER, ARIZONA 85248

Dear ROBERT WILLIAMSON III & CATHERINE WAKEM WILLIAMSON:

Enclosed please find two original Loan Modification Agreements. Please review, execute, notarize and return one of them in the enclosed overnight mail envelope as soon as possible but no later than **MAY 1, 2018**. Please retain the second copy for your records.

Upon acceptance of this agreement, we will be capitalizing an amount of **\$132,131.58**, which is itemized as follows:

Accrued Interest through 04/01/2018	\$104,460.45
Escrow Advances	\$27,599.18
Corporate Advances	\$3,836.74
Less Contribution	<u>-\$3,764.79</u>
Total Capitalized Amount	\$132,131.58

When the above Total Capitalized Amount is added to your current Unpaid Principal Balance of **\$604,084.43**, your new loan balance will be **\$736,216.01**. The amount of accrued interest being capitalized into the modification is **\$104,460.45**.

Your new monthly principal and interest payment will be **\$2,229.45** plus an estimated monthly escrow payment of **\$687.47** for a projected total monthly payment of **\$2,916.92**. This amount is subject to change if there is an increase or decrease in your taxes, insurance, or other escrow items. Your payment is due on **05/01/2018**. The new maturity date will be **11/01/2035**. Please retain this sheet to reference your required monthly payment amount.

To reduce your mortgage payment, we will change the amortization of your mortgage. This means we will calculate your payment amount using an amortization period that is longer than the term of your loan. This will result in a balloon payment that is due at the time you pay off the loan, at the time you sell the property, or on the maturity date of the loan. If your loan currently has a balloon payment feature, the balloon payment resulting from this modification may be different. The details of the amortization period are provided in the attached modification agreement.

If you and your lender (or note holder) agree to a modification of the terms or conditions of your mortgage loan, then the cancellation date, termination date, or final termination will be recalculated to reflect the modified terms and conditions agreed upon.

If a Notice to Borrower in Special Flood Hazard Area form ("Notice") is included in your modification package, you must sign and return it along with the Modification Agreement. If you fail to timely return the executed Notice, this offer will be cancelled and will become null and void.

Should you have any questions regarding this offer, please do not hesitate to contact us at 855.223.4680. Our business hours are 8 a.m. to 10 p.m., Monday through Friday and 9 a.m. to 3 p.m. ET, Saturday. We look forward to hearing from you by **MAY 1, 2018**.



Sincerely,

DANIEL OLIVEROS

Home Preservation Client Representative

Home Preservation Client Group

Phone: 855.223.4680 ext. 52696

Fax: 877.589.0758

Daniel.Oliveros@suntrust.com

homepreservationdocuments@SunTrust.com

PLEASE REVIEW THE FOLLOWING IMPORTANT DISCLOSURES

If Property/Loan is in the State of Washington

Washington state law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex, marital status, honorably discharged veteran or military status, sexual orientation, or the presence of any sensory, mental, or physical disability or the use of a trained guide dog or service dog by a disabled person. The Washington State Human Rights Commission administers compliance with this law.

If Property/Loan is in the State of California

If our decision was wholly or partially based upon information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of the report from the consumer credit reporting agency identified above and from any other consumer credit reporting agency which compiles and maintains files on consumers on a national basis. You also have the right under California Civil Code Section 1785.16 to dispute the accuracy or completeness of any information in a consumer credit report issued by a consumer credit reporting agency.

If Property/Loan is in the State of Maine

Under Maine law (10 M.R.S. 1316), you have a right to a free copy of your report from the reporting agency, if you request no later than 60 days after you receive this notice. In addition, under the Maine law (10 M.R.S. 1317), if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

IMPORTANT FEDERAL DISCLOSURES

- The Servicemembers Civil Relief Act (SCRA) provides important financial and legal protections to service members including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions. Learn more at www.militaryonesource.mil.
- SunTrust is a member of the HOPE NOW Alliance. HOPE NOW is an alliance between counselors, servicers, investors and other mortgage market participants with a mission to prevent foreclosures through outreach to borrowers at risk. To obtain more information about HOPE NOW, contact the Homeowner's HOPE hotline at 888.995.HOPE (4673) and www.995HOPE.org or www.HOPENOW.com. The HOPE NOW Alliance provides free independent, HUD-approved counseling to homeowners in financial trouble. Or you can contact the US Department of Housing and Urban Development (HUD) at 800.569.4287 or www.hud.gov/foreclosure for information about HUD-approved counseling agencies that may assist you.
- This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, SunTrust Mortgage, Inc. recognizes that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only. If you are current on your loan account, the notice above is not intended to imply otherwise.
- **Qualified Written Requests (QWR), Notices of Error (NOE), and Requests for Information (RFI)**
Federal Law permits you to contact us in writing regarding your account in order to request certain types of actions and/or information (with exceptions). These requests include (1) a Qualified Written Request, (2) a Notice of Error, and (3) a Request for Information. If you submit a QWR or NOE, please include your name, loan account number and the reason you believe the account is in error. If you submit an RFI, please include your name, loan account number and the specific information requested.

QUALIFIED WRITTEN REQUESTS, NOTICES OF ERROR, and REQUESTS FOR INFORMATION, must be mailed to:

SunTrust Mortgage, Inc.
ATTN: QWR/NOE/RFI
P.O. Box 26527
Richmond, VA 23261-6527

- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agencies that administer compliance with this law concerning this creditor are the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006 and the Federal Trade Commission, Equal Credit Opportunity, Washington DC 20580.



Equal Housing Lender SunTrust Mortgage, Inc. NMLS #2915, 901 Semmes Avenue, Richmond, VA 23224, toll free 1-800-634-7928. CA: licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, IL: Illinois Residential Mortgage Licensee, MA: Mortgage Lender license #-ML-2915, NJ: Mortgage Banker License - New Jersey Department of Banking and Insurance, NY: Licensed Mortgage Banker - NYS Department of Financial Services, and RI: Rhode Island Licensed Lender. © 2017 SunTrust Banks, Inc. SunTrust and SunTrust Mortgage are federally registered trademarks of SunTrust Banks, Inc. onUp is a service mark of SunTrust Banks, Inc.

STATE DISCLOSURES

If you are a California resident or your property is in California, the following may apply to you.

- As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

If you are a resident of Ohio or your property is in Ohio, the following may apply to you.

- The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

If you are a Texas resident or your property is in Texas, the following may apply to you.

- **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

If you are a Utah resident or your property is in Utah, the following may apply to you.

- As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If you are a Wisconsin resident or your property is in Wisconsin, the following may apply to you.

- No provisions of a marital property agreement, a unilateral statement under Section 766.59, or a court decree under Section 766.70, adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has knowledge of the adverse provision when the obligation to the creditor is incurred.

RETURN RECORDED DOCUMENT TO:
SUNTRUST MORTGAGE, INC., D/B/A CRESTAR MORTGAGE
Loss Mitigation, RVW 3054
1001 Semmes Avenue
Richmond, VA 23224
Prepared By: SUNTRUST MORTGAGE, INC., D/B/A CRESTAR MORTGAGE

[Space Above This Line For Recording Data]
INVESTOR LOAN# 7008251113 LOAN# 511115670

LOAN MODIFICATION AGREEMENT
(Providing for Step Interest Rate and Balloon)

This Loan Modification Agreement ("Agreement"), made this 11th day of APRIL, 2018 between ROBERT WILLIAMSON, III AND CATHERINE WAKEM WILLIAMSON, HUSBAND AND WIFE ("Borrower") and SUNTRUST MORTGAGE, INC., D/B/A CRESTAR MORTGAGE ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated OCTOBER 5, 2005 in the amount of \$717,500.00 and recorded OCTOBER 14, 2005 in Instrument Number 20051538140, of the OFFICIAL Records of MARICOPA COUNTY, ARIZONA and (2) the "Note" (including other previous modifications to the Note), which bears the same date as, and is secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at:

2272 SOUTH MCCLELLAND PLACE
CHANDLER, ARIZONA 85248
(Property Address)

the real property described being set forth as follows:

SEE ATTACHED SCHEDULE A

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of 04/01/2018, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$736,216.01 consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Borrower promises to pay the monthly payments of principal and interest in the amounts reflected in the Borrower's payment schedule as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Payment Begins On Date	Number of Monthly Payments
1-5	2.00%	04/01/2018	\$2,229.45	05/01/2018	60
6	3.00%	04/01/2023	\$2,590.10	05/01/2023	12
7 - 17	3.93%	04/01/2024	\$2,943.27	05/01/2024	139

Your maturity date has been extended to 11/01/2035 (the "Maturity Date"). If on the Maturity Date the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

3. In order to calculate the monthly payments as described herein, the Principal Balance was amortized over a period of 480 months. This amortization period exceeds the remaining term of the Note as defined by the Maturity Date. The loan will not result in a zero Principal Balance at Maturity Date, as amortized, unless the loan is prepaid in full on or before the Maturity Date. The Borrower promises to pay in full the Remaining Principal Balance (Balloon Payment), if any, and any other amounts still owed under the Note or Security Instrument by the earliest of the date of: the sale or transfer of an interest in the Property; the payoff of the Unpaid Principal Balance; or the Maturity Date.
4. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

5. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
6. Borrower understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the

Note and Security Instrument are expressly reserved by Lender.

- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging ☐.

- 7. Notwithstanding anything to the contrary contained in this Agreement, Borrower and Lender acknowledge the bankruptcy that has been filed by Borrower prior to the execution of this Agreement and that Borrower may be protected by the automatic stay or discharge as applicable in the Borrower's bankruptcy case. However, Borrower acknowledges that Lender retains certain rights, including but not limited to the right to foreclose its lien evidenced by the Security Instrument under appropriate circumstances. The parties agree that the consideration for this Agreement is Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of Borrower's default thereunder. Nothing in this Agreement shall be construed to be an attempt to collect against Borrower personally or an attempt to revive personal liability.
- 8. Borrower will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds

for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reason.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender and Borrower can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund to Borrower any Funds held by Lender.



You are about to sign a Legal and Binding Document.
Make sure your names are typed correctly in all areas of the document.
Your signature must match the subscript typed name exactly.
You will sign the documents in front of a notary and your name must also match
in the notary acknowledgement section.

Some states and counties REQUIRE TWO WITNESSES to SIGN AND PRINT
their name
for EACH borrower's signature.

Some States have Specific affidavits that are required.
If they are included in your package, these forms must also be
completed, signed and notarized properly.

Failure to complete, sign and notarize these documents properly will delay the
completion and fulfillment of your modification. This would require you to re-
sign and notarize a new set of documents at your own expense.
Please refer to the enclosed ACKNOWLEDGMENT EXAMPLE for
requirements of Signature(s) and notarization.

ACKNOWLEDGMENT EXAMPLE

In Witness Whereof, the Lender and I have executed this Agreement.

BORROWER

Borrower: Please sign your name exactly as it is typed.

Witness: Please sign name and print name underneath in space provided.

XXXXXXXXXXXX (Seal)

By _____

Witness (Print Name): _____

By _____

Witness (Print Name) _____

State of _____ §

County/City of _____ §

Notary: Enter State and City/ County

Notary:
Enter the entire date and the Borrowers' name exactly as it appears in the signature line.

On this the ____ day of _____, ____ before me, **(Notary's Name)** _____, personally appeared **(Borrower/Title Holder's Name)** _____, who is/are personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the above instrument and acknowledged to me that he/she/they executed the same as his/her/their voluntary act and deed.

WITNESS my hand and official seal.

Notary Signature _____ (Seal)

My Commission Expires: _____

Notary: Sign your name as it is shown on the notary seal and place a clear, legible notary seal in the designated space where it is not obstructing signatures or text.

BY SIGNING BELOW, Borrower and Lender do each accept and agree to the terms and covenants in this Loan Modification Agreement as of the date first written above.

BORROWER

Robert Williamson III
ROBERT WILLIAMSON III

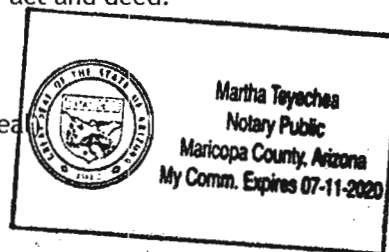
State of ARIZONA §
County/City of Maricopa §

On this the 20 day of April, 2018 before me, (Notary's Name) Martha Teyechea, personally appeared (Borrower/Title Holder's Name) Robert Williamson III, who is/are personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the above instrument and acknowledged to me that he/she/they executed the same as his/her/their voluntary act and deed.

WITNESS my hand and official seal.

Notary Signature _____
My Commission Expires: 7/11/2020

(Seal)



BORROWER

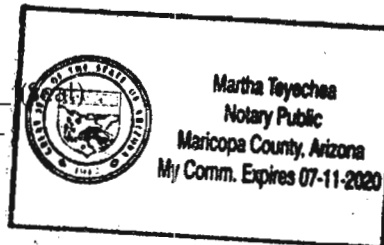
Catherine Wakem Williamson
CATHERINE WAKEM WILLIAMSON

State of ARIZONA §
County/City of Maricopa §

On this the 20 day of April, 2018 before me, (Notary's Name) Martha Teyechea, personally appeared (Borrower/Title Holder's Name) Catherine, who is/are personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the above instrument and acknowledged to me that he/she/they executed the same as his/her/their voluntary act and deed.

WITNESS my hand and official seal.

Notary Signature _____
My Commission Expires: 7/11/2020



_____[Space Below This Line For Acknowledgement]_____

SUNTRUST MORTGAGE, INC., D/B/A CRESTAR MORTGAGE

SUNTRUST MORTGAGE, INC., D/B/A CRESTAR MORTGAGE Lender

Date of Lender's Signature

(LENDER'S CORPORATE ACKNOWLEDGMENT)

COMMONWEALTH OF VIRGINIA,
CITY/COUNTY OF RICHMOND, to wit:

I, _____, a Notary Public in and for the said jurisdiction,
do hereby certify that this day personally appeared before me in my said jurisdiction,

_____, Vice President of SunTrust Mortgage, INC.,
D/B/A CRESTAR MORTGAGE Incorporated whose name is signed to the foregoing instrument and
acknowledged the same before me in my said jurisdiction.

My commission expires: _____

Registration Number: _____

GIVEN under my hand and notarial seal this the _____ day of _____, 20_____.

Notary Public (Seal)

SCHEDULE "A"

LOT 23, OF ADREN PARK, ACCORDING TO THE PLAT OF RECORD IN THE OFFICE OF THE COUNTY RECORDER
OF MARICOPA COUNTY, ARIZONA, RECORDED IN BOOK 582 OF MAPS, PAGE 32.

CORRECTION AGREEMENT

Loan #: [REDACTED] 5670

Words used in this agreement are defined below. Words in the singular mean and include the plural and vice versa.

"Borrower" is **ROBERT WILLIAMSON III AND CATHERINE WAKEM WILLIAMSON**

"Lender" is SUNTRUST MORTGAGE, INC., D/B/A CRESTAR MORTGAGE, and its successors or assigns.

"Loan" means the debt evidenced by the Note and all sums due under the Security Instrument.

"Note" means the promissory note(s) signed by the borrower in favor of Lender.

"Security Instrument" means the Deed of Trust/Mortgage/Security Instrument, signed by the Borrower in favor of the Lender, securing payment of the Note.

Agreement to Correct or Provide Additional Documentation of Fees: In consideration of Lender modifying the original terms of the Loan and regardless of the reason for any loss, misplacement, omission, misstatement or inaccuracy in any Loan documentation, Borrower agrees as follows: If any document is lost, misplaced, omitted, misstated or inaccurately reflects the true and correct terms and conditions of the Modification, upon request of Lender (including and assignee of Lender), Borrower will comply with Lender's request to execute, acknowledge, initial and/or deliver to Lender and documentation deems necessary to replace and/or correct the lost, misplaced, omitted, misstated or inaccurate document(s). If the original Modification is replaced, Lender hereby indemnifies Borrower against any loss associated with a demand on the original Modification. All documents Lender request of Borrower shall be referred to as "Requested Documents". Borrower agrees to deliver the Requested Documents within ten (10) days after receipt by Borrower of a written request of such replacement. Borrower also agrees that upon request Borrower will supply additional amounts and/or pay to Lender and additional sum previously disclosed to Borrower as a cost or fee associated with the Modification, which for whatever reason was not collected at the time of Modification. Borrower does hereby agree and covenant in order to assure that the documentation executed this date will enable Lender to seek insurance or guaranty from the Department of Housing and Urban Development (HUD) or Department of Veteran's Affairs (VA), if applicable, or to conform with and be acceptable to the Federal National Mortgage Association (FNMA), Federal Home Loan Mortgage Corporation (FHLMC), Government National Mortgage Association (GNMA), or any other investor.

Quality Control Authorization: As part of a continuing effort to assure that all Loan Modifications are completed accordance with the highest standards of professional ethics and business practices, a quality control audit is performed on a random sampling of Modifications each month. As a result of this random sampling, an audit may be performed on your Loan after Modification. During this review, Lender, or its assigns, may reverify employment, deposit, credit standings, loan verification and appraisal reports. Borrower acknowledges that the Loan may be selected as part of Lender's quality control procedure and authorize the reverification of various information supplied in conjunction with obtaining the mortgage. A photocopy of this form shall be regarded as valid as the original for reverification purposes.

Request by lender: Any request under this Agreement may be made by the Lender (including assignees and persons acting on behalf of the Lender) and shall be Prima Facie evidence of the necessity for same. A written statement addressed to Borrower at the address indicated in the Loan Modification shall be considered conclusive evidence of the necessity for Request Documents.

Borrower Liability: If borrower fails or refuses to execute, acknowledge, initial or deliver the Requested Documents or fees to Lender more than ten (10) days after being requested to do so by Lender, Borrower understands that Lender is relying on the representations contained herein and agrees to be liable for any and all loss or damage which Lender reasonably sustains thereby including, but not limited to, all reasonable attorney's fees and cost incurred by Lender.

This Agreement shall survive the closing of the Loan Modification and inure to the benefit of Lender's successor's and assigns and be binding upon the heirs, devisees, personal representatives, successors and assigns of Borrower.


ROBERT WILLIAMSON III


CATHERINE WAKEM WILLIAMSON